

AmeriCorps Healthcare Benefits Plan and the Affordable Care Act

Welcome to the AmeriCorps NCCC FEMA Corps program! We look forward to seeing you soon on campus soon. As you prepare to enter NCCC FEMA Corps, we would like to advise you about your options concerning healthcare coverage.

In 2010, the Affordable Care Act (ACA) was signed into law ensuring that healthcare is available to all Americans. Under the ACA, you may be required to have healthcare coverage. (For more information on the ACA please [click here](#).)

It is important that you have information to help you decide what healthcare coverage is available and works best for you. The following healthcare options may be available to you while you serve in the NCCC program.

- **Family healthcare coverage:** If you are 26 or younger and on a parent's plan, or married and covered by a spouse's plan, you may continue this coverage during your term of service. You can even remain on your parent's plan if you are married, not living with your parents, attending school, or not financially dependent on your parents. For more information about this option, please see <https://www.healthcare.gov/can-i-keep-my-child-on-my-insurance-until-age-26/>. If you are married, and you are already covered by your spouse's healthcare plan, you may remain on your spouse's plan while serving with NCCC FEMA Corps. For more information, please see <https://www.healthcare.gov/what-if-i-have-job-based-health-insurance/>.
- **Healthcare coverage purchased on a state or federal exchange (“Health Insurance Marketplace”):** Every state has a Health Insurance Marketplace where you can shop for coverage and find out if you qualify for lower costs. You may be eligible to purchase a private insurance plan or enroll in Medicaid. You must enroll in the Marketplace in the state where you permanently live (your primary residence). For more information, please see <https://www.healthcare.gov>.
 - Additionally, as an AmeriCorps member, you are eligible to apply for coverage under a [Special Enrollment Period \(SEP\)](#). At the start and conclusion of your service, you are able to purchase a qualified health plan from the federal healthcare marketplace outside of the annual open enrollment period. You have 60 days from your service start date and again, 60 days from your service end date to sign-up for healthcare coverage. For example, if you conclude your service during the summer, you can purchase a qualified health plan at the conclusion of your service, rather than waiting until open enrollment season in the fall.

To apply for coverage under the Special Enrollment Period, contact the Marketplace call center at 1-888-318-2596.

- **Medicaid or Medicare healthcare coverage, or military healthcare benefits:** For those already receiving or eligible for Medicaid, Medicare, or military healthcare benefits, you may still receive those benefits during your year of service. For more information about Medicare or Medicaid, please see: <http://www.cms.gov/>. Medicaid benefits are not transferable to another state; as programs vary by state, it is important you contact the state you plan to be living in to find out more about benefits options.

The following website is a good resource for learning more about healthcare coverage programs that may be available to you: <http://finder.healthcare.gov/>.

NCCC members are also eligible for healthcare coverage with the **AmeriCorps Healthcare Benefits Plan**:

- **AmeriCorps Healthcare Benefits Plan:** The AmeriCorps Healthcare Benefits Plan is available to members at no cost and covers most non-routine medical services, limited preventative care visits (e.g. an annual ob-gyn visit for women), medical emergencies, surgical, and hospitalization expenses, and certain prescription drug costs. The AmeriCorps Healthcare Benefits Plan is not insurance, but rather a basic health benefit package, and will not satisfy the individual responsibility requirement of the ACA. The plan does not cover pre-existing conditions or routine dental care. For more information about the AmeriCorps Healthcare Benefits Plan, please see the AmeriCorps Healthcare Guide or visit <http://americorps.sevencorners.com/>. If you would like to learn more about the AmeriCorps Healthcare Benefits Plan or discuss your eligibility, please contact the Plan's administrator, Seven Corners, 1-866-699-4186.

All incoming NCCC members are automatically enrolled in the AmeriCorps Healthcare Benefits Plan. You may rely on coverage with this plan until you elect alternative healthcare coverage, or throughout your tenure in the NCCC program. You may also decline enrollment in the AmeriCorps Healthcare Benefits Plan.

Once on campus you will be asked to submit an Other Health Coverage Questionnaire or, if you wish to decline enrollment, a Waiver of Coverage form from the plan's Administrator, Seven Corners, Inc. These forms are found online at:

- Other Health Coverage Questionnaire: http://www2.sevencorners.com/downloads/americorps/other_coverage_questionnaire.pdf
- Waiver of Coverage: <http://www2.sevencorners.com/downloads/americorps/waiver.pdf>

We look forward to seeing you and supporting you in your NCCC FEMA Corps service!